

PUBLIC SUBMISSION

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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

Comment On: EBSA-2018-0001-0001

Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

My health insurance has more than tripled over the last 10-15 years. I have been a self-employed professional Realtor since 1997. When I got into the business, and pre Obamacare, my premiums ranged from 280-400/monthly.

I am now paying nearly \$800/mo, at age 55 without any major health problems or pre-existing conditions. Between my husband and I, with 2 businesses, we pay over 1500/month for health insurance premiums. That is as much or more than most people's house payments today, and not sustainable if premiums continue to rise with no maximum threshold for the insurance industry to be held to. These rising costs of health care in our profession are unacceptable, and must be considered post haste!

This is a crippling expense, that needs to be addressed for all self-employed individuals and groups.

There is no reason for a professional industry with a membership topping 1.3M that something can't be done to structure a tiered health insurance offering making premiums more affordable for those in our business and their families.